Medicare Costs & Premiums

Part A (Hospital)

Inpatient Hospital Stay - You Pay...(benefit period ends 60 days after release from care)

- Deductible: $1,736 per benefit period
- Coinsurance (days 1-60): $0 per day of each benefit period
- Coinsurance (days 61-90): $434 per day of each benefit period
- Coinsurance (60 lifetime reserve days): $868 per day after day 90 of each benefit period

Skilled Nursing Facility Stay - You Pay... (3-day inpatient hospital stay required first)

- Coinsurance (days 1-20): $0 per day of each benefit period
- Coinsurance (days 21-100): $217 per day of each benefit period

Part B (Medical)

Part B Deductible - You pay...$283 per calendar year
Part B Coverage - You pay...Generally 20%, after $283 deductible is met

Part B Premium (including high income Part B & Part D) [paid to Medicare])

Those enrolled in Part B will pay at least the standard $202.90/mo premium (based on income). Higher income earners will pay a Part B IRMAA (income Related Monthly Adjustment Amount) in addition to the $202.90/mo standard premium.

Higher income earners who are enrolled in Part D Prescription Drug coverage also pay a Part D IRMAA in addition to the monthly insurance premium for a Part D prescription drug plan or Medicare Advantage plan that includes Part D coverage (see table below.)

Individual Tax Return	***Joint Tax Return***	***Married & Separate Tax Return***	***Part B Premium + IRMAA***	***Part D IRMAA*** *(in addition* to *Part D plan premium)*
$109,000 or less	$218,000 or less	$109,000 or less	$202.90	---
$109,001 to $137,000	$218,001 to $274,000	N/A	$284.10 (202.90 + 81 20)	+$14.50
$137,001 to $171,000	$274,001 to $342,000	N/A	$405.80 (202 90 + 324.60)	+$37.50
$171,001 to $205,000	$342,001 to $410,000	N/A	$527.50 (202.90 + 324.60)	+$60.40
$205,001 to $499,999	$410,001 to $749,999	$109,001 to $390,999	$649.20 (202 90 + 446.30)	+$83.30
$500,000 +	$750,000 +	$391,000	$689.90 (202.90 + 487.00)	+$91.00